

INSTITUTION: 0000003711 - 1 THE ATLANTA NATIONAL BANK

SECTION 1 - PROPERTY LOCATED IN MSA/MD WHERE INSTITUTION HAS A HOME OR BRANCH OFFICE

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

| CENSUS TRACT OR COUNTY NAME AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) | Loans on 1-to-4 Family and Manufactured Home Dwellings | | | | | | | | | | | | | |
|---|--|---------|--------------|---------|--------------|---------|---------------------------|---------|---|---------|---|---------|---|---------|
| | Home Purchase Loans | | | | Refinancings | | Home Improvement Loans | | Loans on Dwellings For 5 or More Families | | Nonoccupant Loans From Columns A, B, C and D | | Loans On Manufactured Home Dwelling From Columns A, B, C & D | |
| | FHA, FSA/RHS & VA | | Conventional | | | | | | | | | | | |
| | A | | B | | C | | D | | E | | F | | G | |
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| IL/MCLEAN COUNTY/0053.01 | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 1 | 42 | | | | | | | | | | |
| APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APP DENIED | | | | | | | | | | | | | | |
| APP WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| MSA/MD(TOTAL) | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 1 | 42 | | | | | | | | | | |
| APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APP DENIED | | | | | | | | | | | | | | |
| APP WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| INVALID GEOGRAPHIC IDENTIFIERS 2/ | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | | | | | | | | | | | | |
| APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APP DENIED | | | | | | | | | | | | | | |
| APP WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | 7 | 498 | 4 | 256 | 4 | 104 | | | 1 | 21 | | |
| APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APP DENIED | | | 2 | 60 | | | 2 | 187 | | | | | | |
| APP WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |
| INVALID MSA/MD NUMBERS 2/ | | | | | | | | | | | | | | |
| LOANS ORIGINATED | | | | | | | | | | | | | | |
| APPROVED, NOT ACCEPTED | | | | | | | | | | | | | | |
| APP DENIED | | | | | | | | | | | | | | |
| APP WITHDRAWN | | | | | | | | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | | | | | | | | |

INSTITUTION: 0000003711 - 1 THE ATLANTA NATIONAL BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

| Race and Gender 5/ 18/ 19/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| AMERICAN INDIAN/ALASKA NATIVE (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ASIAN (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NAT HAWAIIAN/OTHER PACIFIC ISL (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| WHITE (TOTAL) | 1 | 42 | 1 | 42 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 42 | 1 | 42 | | | | | | | | |
| 2 OR MORE MINORITY RACES (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE (TOTAL) 6/ | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |

INSTITUTION: 0000003711 - 1 THE ATLANTA NATIONAL BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

| Ethnicity, Gender and Income 7/ 18/ 19/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| HISPANIC OR LATINO (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO (TOTAL) | 1 | 42 | 1 | 42 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 42 | 1 | 42 | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE (TOTAL) 6/ | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| MINORITY STATUS 8/ 18/ 19/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC (TOTAL) | 1 | 42 | 1 | 42 | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | 1 | 42 | 1 | 42 | | | | | | | | |
| OTHERS, INCLUDING HISPANIC (TOTAL) | | | | | | | | | | | | |
| MALE | | | | | | | | | | | | |
| FEMALE | | | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | | | | | | | | | | | |
| INCOME OF APPLICANTS 9/ | | | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | 1 | 42 | 1 | 42 | | | | | | | | |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | | | |
| TOTAL 14/ | 1 | 42 | 1 | 42 | | | | | | | | |

INSTITUTION: 0000003711 - 1 THE ATLANTA NATIONAL BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

| Income, Race and Ethnicity | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NAT HAWAIIAN/OTHER PACIFIC ISL | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NAT HAWAIIAN/OTHER PACIFIC ISL | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000003711 - 1 THE ATLANTA NATIONAL BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

| Income, Race and Ethnicity Continued | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NAT HAWAIIAN/OTHER PACIFIC ISL | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NAT HAWAIIAN/OTHER PACIFIC ISL | | | | | | | | | | | | |
| WHITE | | | | | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | | | | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | | | | | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |

DISCLOSURE TABLE 5-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY INCOME, RACE AND ETHNICITY OF APPLICANT, 2008

INSTITUTION: 0000003711 - 1 THE ATLANTA NATIONAL BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

| Income, Race and Ethnicity Continued | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|--|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| 120% OR MORE OF MSA/MD MEDIAN | | | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | | | |
| ASIAN | | | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | | | |
| NAT HAWAIIAN/OTHER PACIFIC ISL | | | | | | | | | | | | |
| WHITE | 1 | 42 | 1 | 42 | | | | | | | | |
| 2 OR MORE MINORITY RACES | | | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | | | |
| NOT HISPANIC OR LATINO | 1 | 42 | 1 | 42 | | | | | | | | |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | | | |
| WHITE NON-HISPANIC | 1 | 42 | 1 | 42 | | | | | | | | |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | | | |
| TOTAL 14/ | 1 | 42 | 1 | 42 | | | | | | | | |

DISCLOSURE TABLE 7-2: DISPOSITION OF APPLICATIONS FOR CONVENTIONAL HOME-PURCHASE LOANS, 1 TO 4 FAMILY AND MANUFACTURED HOME DWELLINGS, BY CHARACTERISTICS OF CENSUS TRACT IN WHICH PROPERTY IS LOCATED, 2008

INSTITUTION: 0000003711 - 1 THE ATLANTA NATIONAL BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

| Type of Census Tract 10/ | Applications Received 20/ | | Loans Originated | | Apps. Approved But Not Accepted | | Applications Denied | | Applications Withdrawn | | Files Closed For Incompleteness | |
|---|---------------------------|---------|------------------|---------|---------------------------------|---------|---------------------|---------|------------------------|---------|---------------------------------|---------|
| | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's | Number | \$000's |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 1 | 42 | 1 | 42 | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| MIDDLE INCOME | 1 | 42 | 1 | 42 | | | | | | | | |
| UPPER INCOME | | | | | | | | | | | | |
| INCOME & RACIAL/ETHNIC COMP 11/ 12/ 13/ | | | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| MIDDLE INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | 1 | 42 | 1 | 42 | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| UPPER INCOME | | | | | | | | | | | | |
| LESS THAN 10% MINORITY | | | | | | | | | | | | |
| 10-19% MINORITY | | | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | | | |
| SMALL COUNTY | | | | | | | | | | | | |
| ALL OTHER TRACTS 21/ | | | | | | | | | | | | |
| TOTAL 14/ | 1 | 42 | 1 | 42 | | | | | | | | |

INSTITUTION: 0000003711 - 1 THE ATLANTA NATIONAL BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

| BORROWER OR CENSUS TRACT CHARACTERISTICS | 15/ NO REPORTED | REPORTED | PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/ | | | | | | | |
|---|--------------------|--------------|---|----------|----------|----------|----------|-----------|------|--------|
| | PRICING DATA | PRICING DATA | 3 - 3.99 | 4 - 4.99 | 5 - 5.99 | 6 - 6.99 | 7 - 7.99 | 8 OR MORE | MEAN | MEDIAN |
| | # | # | # | # | # | # | # | # | | |
| BORROWER CHARACTERISTICS | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | |
| ASIAN | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | |
| NAT HAWAIIAN/OTHER PACIFIC ISL | | | | | | | | | | |
| WHITE | | 1 | | 1 | | | | | 4.57 | 4.57 |
| 2 OR MORE MINORITY RACES | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | 1 | | 1 | | | | | 4.57 | 4.57 |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | |
| WHITE NON-HISPANIC | | 1 | | 1 | | | | | 4.57 | 4.57 |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | |
| INCOME 9/ | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | | 1 | | 1 | | | | | 4.57 | 4.57 |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | |
| GENDER 19/ | | | | | | | | | | |
| MALE | | | | | | | | | | |
| FEMALE | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | 1 | | 1 | | | | | 4.57 | 4.57 |
| GENDER NOT AVAILABLE 6/ | | | | | | | | | | |
| CENSUS TRACT CHARACTERISTICS 10/ | | | | | | | | | | |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | |
| LESS THAN 10% MINORITY | | 1 | | 1 | | | | | 4.57 | 4.57 |
| 10-19% MINORITY | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | |
| MIDDLE INCOME | | 1 | | 1 | | | | | 4.57 | 4.57 |
| UPPER INCOME | | | | | | | | | | |

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

| BORROWER OR CENSUS TRACT CHARACTERISTICS | 15/ NO REPORTED PRICING DATA | REPORTED PRICING DATA | PERCENTAGE POINTS ABOVE TREASURY: ONLY INCL. LOANS WITH APR ABOVE THE THRESHOLD 16/ | | | | | | | |
|--|---------------------------------|-----------------------|---|---------------------|---------------------|---------------------|---------------------|----------------------|----------|------------|
| | \$000'S | \$000'S | 3 - 3.99 \$000'S | 4 - 4.99 \$000'S | 5 - 5.99 \$000'S | 6 - 6.99 \$000'S | 7 - 7.99 \$000'S | 8 OR MORE \$000'S | MEAN 30/ | MEDIAN 31/ |
| BORROWER CHARACTERISTICS | | | | | | | | | | |
| RACE 5/ | | | | | | | | | | |
| AMERICAN INDIAN/ALASKA NATIVE | | | | | | | | | | |
| ASIAN | | | | | | | | | | |
| BLACK OR AFRICAN AMERICAN | | | | | | | | | | |
| NAT HAWAIIAN/OTHER PACIFIC ISL | | | | | | | | | | |
| WHITE | | 42 | | 42 | | | | | 4.57 | 4.57 |
| 2 OR MORE MINORITY RACES | | | | | | | | | | |
| JOINT (WHITE/MINORITY RACE) | | | | | | | | | | |
| RACE NOT AVAILABLE 6/ | | | | | | | | | | |
| ETHNICITY 7/ | | | | | | | | | | |
| HISPANIC OR LATINO | | | | | | | | | | |
| NOT HISPANIC OR LATINO | | 42 | | 42 | | | | | 4.57 | 4.57 |
| JOINT (HISPANIC OR LATINO/ NOT HISPANIC OR LATINO) | | | | | | | | | | |
| ETHNICITY NOT AVAILABLE 6/ | | | | | | | | | | |
| MINORITY STATUS 8/ | | | | | | | | | | |
| WHITE NON-HISPANIC | | 42 | | 42 | | | | | 4.57 | 4.57 |
| OTHERS, INCLUDING HISPANIC | | | | | | | | | | |
| INCOME 9/ | | | | | | | | | | |
| LESS THAN 50% OF MSA/MD MEDIAN | | | | | | | | | | |
| 50-79% OF MSA/MD MEDIAN | | | | | | | | | | |
| 80-99% OF MSA/MD MEDIAN | | | | | | | | | | |
| 100-119% OF MSA/MD MEDIAN | | | | | | | | | | |
| 120% OR MORE OF MSA/MD MEDIAN | | 42 | | 42 | | | | | 4.57 | 4.57 |
| INCOME NOT AVAILABLE 6/ | | | | | | | | | | |
| GENDER 19/ | | | | | | | | | | |
| MALE | | | | | | | | | | |
| FEMALE | | | | | | | | | | |
| JOINT (MALE/FEMALE) | | 42 | | 42 | | | | | 4.57 | 4.57 |
| GENDER NOT AVAILABLE 6/ | | | | | | | | | | |
| CENSUS TRACT CHARACTERISTICS 10/ | | | | | | | | | | |
| RACIAL/ETHNIC COMPOSITION 11/ | | | | | | | | | | |
| LESS THAN 10% MINORITY | | 42 | | 42 | | | | | 4.57 | 4.57 |
| 10-19% MINORITY | | | | | | | | | | |
| 20-49% MINORITY | | | | | | | | | | |
| 50-79% MINORITY | | | | | | | | | | |
| 80-100% MINORITY | | | | | | | | | | |
| INCOME CHARACTERISTICS 12/ 13/ | | | | | | | | | | |
| LOW INCOME | | | | | | | | | | |
| MODERATE INCOME | | | | | | | | | | |
| MIDDLE INCOME | | 42 | | 42 | | | | | 4.57 | 4.57 |
| UPPER INCOME | | | | | | | | | | |

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MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

| LOAN TYPE | HOME PURCHASE | | REFINANCE | | HOME IMPROVEMENT | | |
|--|---------------|-------------|------------|-------------|------------------|-------------|---------|
| | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | NO LIEN |
| TOTAL APPLICATIONS 28/ | | | | | | | |
| CONVENTIONAL | 1 | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| LOANS ORIGINATED | | | | | | | |
| CONVENTIONAL | 1 | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS APPROVED BUT NOT ACCEPTED | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS DENIED | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| APPLICATIONS WITHDRAWN | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| FILES CLOSED FOR INCOMPLETENESS | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |
| MEMO ITEM: SUBSET OF LOANS ORIGINATED | | | | | | | |
| PREAPPROVALS RESULTING IN ORIGINATIONS | | | | | | | |
| CONVENTIONAL | | | NA | NA | NA | NA | NA |
| FHA | | | NA | NA | NA | NA | NA |
| VA | | | NA | NA | NA | NA | NA |
| FSA/RHS | | | NA | NA | NA | NA | NA |
| LOANS SOLD | | | | | | | |
| CONVENTIONAL | | | | | | | |
| FHA | | | | | | | |
| VA | | | | | | | |
| FSA/RHS | | | | | | | |

INSTITUTION: 0000003711 - 1 THE ATLANTA NATIONAL BANK

MSA/MD: 14060 - BLOOMINGTON-NORMAL, IL

| PRICING INFORMATION | HOME PURCHASE | | REFINANCE | | HOME IMPROVEMENT | | |
|---|---------------|-------------|------------|-------------|------------------|-------------|---------|
| | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | FIRST LIEN | JUNIOR LIEN | NO LIEN |
| 1- TO 4-FAMILY OWNER OCCUPIED DWELLINGS (EXCLUDES MANUFACTURED HOMES) | | | | | | | |
| INCIDENCE OF PRICING | | | | | | | |
| NO PRICING REPORTED 15/ | | | | | | | NA |
| PRICING REPORTED | | 1 | | | | | NA |
| MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/) | | 4.57 | | | | | NA |
| MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/) | | 4.57 | | | | | NA |
| HOEPA STATUS | | | | | | | |
| HOEPA LOAN 17/ | NA | NA | | | | | NA |
| NOT HOEPA LOAN | NA | NA | | | | | NA |
| MANUFACTURED HOME OWNER OCCUPIED DWELLINGS | | | | | | | |
| INCIDENCE OF PRICING | | | | | | | |
| NO PRICING REPORTED 15/ | | | | | | | NA |
| PRICING REPORTED | | | | | | | NA |
| MEAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/) | | | | | | | NA |
| MEDIAN (POINTS ABOVE TREASURY: ONLY INCLUDE LOANS WITH APR ABOVE THE THRESHOLD 16/) | | | | | | | NA |
| HOEPA STATUS | | | | | | | |
| HOEPA LOAN 17/ | NA | NA | | | | | NA |
| NOT HOEPA LOAN | NA | NA | | | | | NA |